

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
TRENTON VICINAGE**

In re:

TROY MCCRACKEN

Debtor(s)

Case No. 09-17745 / MBK

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Albert Russo, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/31/2009.
- 2) The plan was confirmed on 06/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/26/2013.
- 5) The case was converted on 03/28/2013.
- 6) Number of months from filing to last payment: 47.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,758.55.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,216.00
Less amount refunded to debtor	\$200.00

NET RECEIPTS: **\$12,016.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$770.50
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,770.50**

Attorney fees paid and disclosed by debtor: \$1,750.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	1,338.00	1,805.96	1,805.96	0.00	0.00
BANK OF AMERICA MORTGAGE	Secured	183,742.00	198,328.72	14,625.09	9,910.96	0.00
BANK OF AMERICA MORTGAGE	Secured	NA	0.00	334.54	334.54	0.00
CBNA	Secured	49,956.00	NA	NA	0.00	0.00
DANIEL BENNETT	Unsecured	422.00	NA	NA	0.00	0.00
EAST BAY FUNDING, LLC	Unsecured	16,596.00	17,462.04	17,462.04	0.00	0.00
EAST BAY FUNDING, LLC	Unsecured	7,995.00	10,869.76	10,869.76	0.00	0.00
ECAST SETTLEMENT CORPORATIO	Unsecured	959.00	221.10	221.10	0.00	0.00
INFIBANK-FINANCIAL RESOURCES	Unsecured	3,210.00	3,451.79	3,451.79	0.00	0.00
MACYS	Unsecured	569.00	738.05	738.05	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	6,150.00	6,731.15	6,731.15	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	2,342.00	2,873.90	2,873.90	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	NA	1,427.08	1,427.08	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATE	Unsecured	10,410.00	14,130.45	14,130.45	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	5,226.00	5,585.66	5,585.66	0.00	0.00
WELLS FARGO HOME MORTGAGE I	Secured	224,977.00	244,441.94	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$14,959.63	\$10,245.50	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$14,959.63	\$10,245.50	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$65,296.94	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,770.50</u>
Disbursements to Creditors	<u>\$10,245.50</u>
TOTAL DISBURSEMENTS :	<u>\$12,016.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/31/2013

By: /s/ Albert Russo

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.